

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

MAJOR R. RAINEY

Debtor(s)

Case No. 13-20060GLT

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/04/2013.
- 2) The plan was confirmed on 05/17/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 02/10/2014, 04/28/2014, 09/09/2014, 05/07/2015, 07/01/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/10/2015, 03/20/2017.
- 5) The case was completed on 01/08/2018.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,675.00.
- 10) Amount of unsecured claims discharged without payment: \$11,932.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$609,656.72  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$609,656.72**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$12,976.54  
Court Costs \$0.00  
Trustee Expenses & Compensation \$23,472.86  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$36,449.40**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Unsecured	1,184.85	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Secured	36,464.00	27,827.97	27,827.97	27,827.97	0.00
BANK OF NEW YORK MELLON - TRU	Secured	146,225.51	184,893.94	65,355.05	65,355.05	31,858.19
BANK OF NEW YORK MELLON - TRU	Unsecured	0.00	0.00	0.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	0.00	0.00	0.00	0.00
BAYVIEW LOAN SERVICING LLC**	Secured	0.00	1,226.18	1,226.18	1,226.18	0.00
BAYVIEW LOAN SERVICING LLC**	Secured	119,444.18	118,386.86	0.00	82,215.00	0.00
BAYVIEW LOAN SERVICING LLC**	Priority	0.00	1,300.00	1,300.00	1,300.00	0.00
CBCS++	Unsecured	175.00	NA	NA	0.00	0.00
CHASE HOME FINANCE	Secured	42,011.11	0.00	6,130.15	6,130.15	5,211.98
CHASE HOME FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Secured	29,075.95	NA	1,316.91	1,316.91	408.10
CITIFINANCIAL INC (NON-RE*)++	Unsecured	2,056.00	NA	NA	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	0.00	8.40	8.40	8.40	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	0.00	133.49	133.49	133.49	52.27
CITY & SCHOOL DIST OF PITTSBURG	Secured	0.00	13.35	13.35	13.35	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	133.49	0.00	0.00	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	256.76	84.05	84.05	84.05	39.46
CITY OF PITTSBURGH (EIT)**	Priority	20.94	20.94	20.94	20.94	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	281.00	281.00	0.00
CLERK, U S BANKRUPTCY COURT	Secured	NA	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Priority	NA	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	25.33	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	75.98	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	478.40	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	87.46	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	69.06	69.06	69.06	32.80
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	217.58	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	179.27	179.27	179.27	84.29
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	259.68	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	17.50	17.50	17.50	8.66

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	339.14	34.97	34.97	133.56
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	160.35	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	169.81	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	192.04	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	69.06	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	973.43	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	1,028.30	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	0.00	118.25	118.25	118.25	55.57
CREDIT COLLECTIONS USA++	Unsecured	476.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	235.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	9,086.43	9,086.43	8,436.52	0.00
FAY SERVICING LLC - SVCNG AGNT	Secured	32,072.00	38,111.65	0.00	25,284.42	0.00
FAY SERVICING LLC - SVCNG AGNT	Secured	0.00	13,619.80	13,619.80	13,619.80	0.00
FDS NATIONAL BANK	Unsecured	506.00	NA	NA	0.00	0.00
FEDERAL NATIONAL MORTGAGE AS	Unsecured	0.00	0.00	4,591.75	4,263.32	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	21,509.44	29,591.75	25,000.00	25,000.00	5,429.93
FEDERAL NATIONAL MORTGAGE AS	Priority	0.00	0.00	0.00	4,794.04	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	0.00	438.88	438.88	438.88	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	0.00	0.00	0.00	0.00	0.00
FEDERAL NATIONAL MORTGAGE AS	Secured	20,221.62	20,787.83	0.00	15,504.93	0.00
FIRST BANK & TRUST	Unsecured	1,151.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Unsecured	1,495.90	1,495.90	1,495.90	1,388.90	0.00
HSBC BANK++	Unsecured	715.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Secured	18,270.00	23,754.20	14,385.89	14,385.89	2,251.63
JPMORGAN CHASE BANK NA	Secured	13,895.82	16,598.25	16,598.25	16,598.25	3,844.76
JPMORGAN CHASE BANK NA	Secured	44,168.25	49,913.59	32,000.00	32,000.00	3,268.29
JPMORGAN CHASE BANK NA	Priority	0.00	0.00	0.00	4,894.10	0.00
JPMORGAN CHASE BANK NA	Secured	23,667.96	22,618.45	19,015.85	19,015.85	3,680.12
JPMORGAN CHASE BANK NA	Secured	0.00	0.00	3,602.60	3,602.60	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	0.00	9,368.31	9,368.31	0.00
JPMORGAN CHASE BANK NA	Priority	0.00	0.00	0.00	8,934.01	0.00
JPMORGAN CHASE BANK NA	Priority	0.00	0.00	0.00	9,479.92	0.00
JPMORGAN CHASE BANK NA	Priority	0.00	0.00	0.00	5,393.13	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	0.00	0.00	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	83.00	NA	NA	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	444.95	NA	NA	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	204.84	410.25	0.00	0.00	32.38
PITTSBURGH WATER & SEWER AUTI	Secured	248.80	NA	NA	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	1,404.02	1,631.70	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	1,787.06	2,138.77	2,051.27	2,051.27	993.00
PITTSBURGH WATER & SEWER AUTI	Secured	46.47	272.19	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	207.75	170.33	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	12.58	NA	NA	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	98.53	NA	NA	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	201.62	525.03	0.00	0.00	47.63
PITTSBURGH WATER & SEWER AUTI	Secured	1,323.80	0.00	0.00	0.00	101.04
PITTSBURGH WATER & SEWER AUTI	Secured	310.93	1,867.17	1,867.17	1,867.17	872.27
PITTSBURGH WATER & SEWER AUTI	Secured	0.00	424.25	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	0.00	3,024.20	2,780.97	2,780.97	1,454.64
PITTSBURGH WATER & SEWER AUTI	Secured	0.00	345.12	345.12	345.12	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	0.00	79.28	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	0.00	77.04	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	0.00	99.13	11.10	11.10	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	0.00	0.00	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	0.00	473.60	473.60	473.60	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,315.00	4,440.77	4,440.77	4,123.14	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	16,126.00	17,255.10	17,255.10	16,020.92	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	388.00	417.50	417.50	387.64	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	868.13	868.13	806.03	0.00
PROF-2013-S3 LEGAL TITLE TRUST IV	Unsecured	0.00	0.00	19,216.75	17,842.26	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PROF-2013-S3 LEGAL TITLE TRUST IV	Priority	0.00	0.00	0.00	2,855.32	0.00
PROF-2013-S3 LEGAL TITLE TRUST IV	Secured	0.00	0.00	894.93	894.93	0.00
PROF-2013-S3 LEGAL TITLE TRUST IV	Secured	33,830.78	18,394.93	17,500.00	17,500.00	2,488.01
PROF-2013-S3 LEGAL TITLE TRUST IV	Secured	0.00	0.00	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Secured	1,816.01	1,816.01	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,816.01	0.00	0.00	0.00	0.00
SWISSVALE BOROUGH (RE)	Secured	10,559.48	NA	NA	0.00	0.00
SWISSVALE BOROUGH (REFUSE)	Secured	NA	9,251.75	967.53	967.53	2,638.75
SWISSVALE BOROUGH (REFUSE)	Secured	NA	7,133.06	848.49	848.49	0.00
SWISSVALE BOROUGH**	Unsecured	922.50	NA	NA	0.00	0.00
SWISSVALE BOROUGH**	Unsecured	324.50	NA	NA	0.00	0.00
WELLS FARGO BANK	Secured	0.00	10,710.94	0.00	0.00	0.00
WELLS FARGO BANK	Secured	30,688.07	33,572.17	5,186.15	5,186.15	0.00
WELLS FARGO BANK NA	Priority	0.00	0.00	0.00	4,760.44	0.00
WELLS FARGO BANK NA	Secured	18,906.94	24,389.67	16,000.00	16,000.00	2,346.89
WELLS FARGO BANK NA	Priority	0.00	5,914.01	1,416.61	1,416.61	0.00
WILKINSBURG BOROUGH (RE)	Secured	1,228.00	NA	NA	0.00	0.00
WILKINSBURG BOROUGH (RE)	Secured	562.00	NA	NA	0.00	0.00
WILKINSBURG BOROUGH (RE)	Secured	1,183.00	NA	NA	0.00	0.00
WILKINSBURG BOROUGH (RE)	Secured	802.48	NA	NA	0.00	0.00
WILKINSBURG SD & WILKINSBURG I	Secured	983.25	NA	NA	0.00	0.00
WILKINSBURG SD (WILKINSBURG) (I	Secured	983.25	NA	NA	0.00	0.00
WILKINSBURG SD (WILKINSBURG) (I	Secured	2,685.00	NA	NA	0.00	0.00
WORLD SAVINGS AND LOAN	Secured	46,306.47	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$232,354.09	\$355,358.44	\$60,787.90
Mortgage Arrearage	\$15,284.86	\$15,284.86	\$0.00
Debt Secured by Vehicle	\$27,827.97	\$27,827.97	\$0.00
All Other Secured	\$10,003.59	\$10,003.59	\$6,546.32
<b>TOTAL SECURED:</b>	<b>\$285,470.51</b>	<b>\$408,474.86</b>	<b>\$67,334.22</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,018.55	\$44,129.51	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,018.55</b>	<b>\$44,129.51</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$57,372.33</b>	<b>\$53,268.73</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$36,449.40</u>
Disbursements to Creditors	<u>\$573,207.32</u>

**TOTAL DISBURSEMENTS :** **\$609,656.72**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/23/2018

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.